



Order Filed on May 5, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
50866
Morton & Craig LLC
John R. Morton, Jr., Esq.
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Suite 301
Moorestown, NJ 08057
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Attorney for Credit Acceptance Corporation

In Re:

THOMAS PHILLIPS

Case No.: 18-17260

Adv. No.:

Hearing Date: 4-8-20

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: May 5, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Thomas Phillips

18-17260(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Bruce Truesdale, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2013 HYUNDAI SONATA bearing vehicle identification number 5NPEB4AC0DH523480 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, the debtor was \$3137.76 in arrears to Credit Acceptance. The debtor shall the of arrears of \$3137.76 by making cure payments of \$905.12 to Credit Acceptance for six consecutive months, beginning 4-25-20. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 25th day of each month), Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 25th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Thomas Phillips
DebtorCase No. 18-17260-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: May 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2020.

db +Thomas Phillips, 141 Cortland Lane, Bedminster, NJ 07921-2034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Bruce C. Truesdale on behalf of Debtor Thomas Phillips brucectruesdalepc@gmail.com,

bctpcecf@gmail.com;r49787@notify.bestcase.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 ewassall@logs.com, njbankruptcynotifications@logs.com

Glenford Washington Warmington on behalf of Creditor New Jersey American Water attorneys@lawgapc.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trustee, Successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Melissa A Volet, I on behalf of Creditor The Cortland mvolet@stark-stark.com

Michael M Khalil on behalf of Debtor Thomas Phillips mkhalil@atrbklaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11